

Wells Fargo Everyday Checking

September 10, 2020 ■ Page 1 of 6



GLORIA E PROSSER
946 E 107TH ST
LOS ANGELES CA 90002-3449

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/12	\$72.73
Deposits/Additions	1,194.32
Withdrawals/Subtractions	- 1,198.20
Ending balance on 9/10	\$68.85

Account number: **6803617965**

GLORIA E PROSSER

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/12		Purchase authorized on 08/10 Paypal *Tophatter 402-935-7733 CA S580224073271484 Card 3826		40.99	
8/12		ATM Withdrawal authorized on 08/12 10211 Avalon Blvd Los Angeles CA 0001959 ATM ID 3425U Card 3826		30.00	1.74
8/19		Recurring Payment authorized on 08/17 Hlu*Hulu 174673153 Hulu.Com/Bill CA S380231204952787 Card 3826		5.99	-4.25
8/21		ATM Cash Deposit on 08/21 1244 E 8th St Los Angeles CA 0008764 ATM ID 8464L Card 3826	65.00		60.75
8/24		Recurring Payment authorized on 08/21 Hlu*Hulu 148201718 Hulu.Com/Bill CA S460234266795914 Card 3826		11.99	
8/24		Purchase authorized on 08/21 Sq *Alexander'Z Bu Los Angeles CA S300234765726761 Card 3826		13.13	
8/24		Purchase authorized on 08/22 Gonzalez Mini Mark Los Angeles CA S300235701805645 Card 3826		5.04	
8/24		Purchase authorized on 08/22 Cvs/Pharm 08853--1645 Los Angeles CA P0000000234771610 Card 3826		21.09	9.50
8/28		Purchase authorized on 08/27 Sq *Val's Mini Mar Los Angeles CA S300240798267215 Card 3826		5.50	4.00
8/31		Purchase Return authorized on 08/28 Paypal *Tongjiekej 402-935-7733 CA S620243543982947 Card 3826	4.97		8.97
9/1		Ssi Treas 310 Xxsupp Sec 090120 xxxxx8849 Ssi Gloria E Prosser	498.35		
9/1		Recurring Payment authorized on 08/31 Netflix.Com 866-5797172 CA S380244328626705 Card 3826		12.99	
9/1		Mutual of Omaha SEP Insprn 200901 2Lr764 Gloria E Prosser		6.45	
9/1		Cashnet 2 D000003930 200901 86886396 Gloria Prosser		300.00	187.88
9/2		Purchase authorized on 09/01 Metropcs Mobile 888-863-8768 WA S460245332099467 Card 3826		40.00	
9/2		Purchase authorized on 09/01 Wish.Com 800-266-0172 CA S380245549005606 Card 3826		30.33	
9/2		Purchase authorized on 09/01 Sq *Alexander'Z Bu Los Angeles CA S460245587502947 Card 3826		9.00	
9/2		Purchase authorized on 09/02 Remi Beauty Supply Inglewood CA P00300246730989227 Card 3826		40.08	68.47
9/3		SSA Treas 310 Xxsoc Sec 090320 xxxxx8849A SSA Gloria E Prosser	371.00		
9/3		Purchase authorized on 09/01 Gonzalez Mini Mark Los Angeles CA S380245590055040 Card 3826		9.83	
9/3		Purchase authorized on 09/01 Gonzalez Mini Mark Los Angeles CA S460245730580156 Card 3826		7.72	
9/3		United of Omaha Ins Prem 200903 x6519Jsep-20 Gloria E Prosser		40.75	
9/3		Lincoln Heritage Ins Prem 200902 040003885518 Gloria E Prosser		62.40	318.77
9/4		Cashnet 1 D000003953 200904 87236148 Gloria Prosser	255.00		
9/4		Purchase authorized on 09/03 Sq *Alexander'Z Bu Los Angeles CA S460247609831254 Card 3826		15.86	
9/4		Recurring Payment authorized on 09/03 Rent A Center Ecom 800-275-2696 TX S460247658976271 Card 3826		302.84	
9/4		Online Transfer to Prosser G Way2Save Savings xxxxxx2805 Ref #lb08Sfhnqx on 09/04/20		20.00	235.07
9/8		Purchase authorized on 09/03 Gonzalez Mini Mark Los Angeles CA S580247612671813 Card 3826		7.05	
9/8		Purchase authorized on 09/04 Popeyes 3322 Los Angeles CA S460248826455005 Card 3826		23.95	
9/8		Purchase authorized on 09/04 Sq *Val's Mini Mar Los Angeles CA S300249070886738 Card 3826		4.74	
9/8		Recurring Payment authorized on 09/04 Afterpay 855-2896014 DE S580249102723570 Card 3826		11.92	
9/8		Purchase authorized on 09/05 Paypal *Hnbmtradin 4029357733 Hkg S460249529390077 Card 3826		33.79	
9/8		Purchase authorized on 09/05 Paypal *Dreamicopt 4029357733 Sgp S460249552665781 Card 3826		39.94	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/8		Recurring Payment authorized on 09/06 Paypal *Scentbird 402-935-7733 NY S300250578898219 Card 3826		16.38	97.30
9/9		Purchase authorized on 09/08 Sq *Val's Mini Mar Los Angeles CA S300252833371679 Card 3826		5.75	
9/9		Purchase authorized on 09/09 7-Eleven Los Angeles CA P00000000436393282 Card 3826		7.14	84.41
9/10		Recurring Payment authorized on 09/08 Afterpay 855-2896014 DE S300253174454506 Card 3826		11.92	
9/10		Purchase authorized on 09/09 Sq *Val's Mini Mar Los Angeles CA S380253780530123 Card 3826		3.64	68.85
Ending balance on 9/10					68.85
Totals			\$1,194.32	\$1,198.20	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$105.00
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Summary of Overdraft Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	4
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$140.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/12/2020 - 09/10/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$4.25 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,124.35 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	27 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC



IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Everyday Checking account monthly service fee are changing.

Effective with the fee period beginning after October 8, 2020, the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card**
- Primary account owner is 17 through 24 years old***

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

Fee Period:

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

What remains the same:

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

**Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

***Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.



IMPORTANT ACCOUNT INFORMATION

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days



before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

IMPORTANT ACCOUNT INFORMATION

Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

